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for the one hundred and fiftieth week, \$0.01; for the one hundred and fifty-first week, \$0.01;

for the one hundred and fifty-second week, \$0.01; for the one hundred and fifty-third week, \$0.01;

My vest is a little shabby, replied Jacob.

Jacob, as he glanced downward at a garment which had seen pretty fair service.

"If that's the best one you have, it will

never do to go with a new coat," said Edwards.

Edwards in a decided tone. "Let me show

you a beautiful piece of black satin."

"And so the storekeeper went on tempting

his customer, until he sold him a vest

and pantaloons in addition to the coat. —

After that he found no difficulty in selling

him a silk dress for his wife. Having in-

duced himself with an entire new suit, he

could not, upon reflection think of pressing

his wife, who had been wishing for a new

silk dress for more than six months.

"Can't you think of anything else?" en-

quired Edwards. "I shall be happy to supply

whatever you may want in my line."

"Nothing more, I believe," answered Jacob.

Jacob, whose bill was already thirty-five

dollars, and he had yet to pay for making

his coat, pantaloons and vest.

"But you will want various articles of

dry goods. In a family there is something

called for every day. Tell Mrs. Jacobs to

send down for whatever she may need;

never mind about the money. Your credit

is good with me for any amount."

When Mr. Jacobs went home and told

his wife what he had done, she, unreluctant

woman, was delighted.

"I wish you had taken a piece of muslin,"

said she; "we want sheets and pillow cases

badly."

"You can get a piece," replied Jacob; "we

won't have to pay for it now. Edwards

will send the bill at the end of six months,

and it will be easy enough to pay it then."

"Oh, yes, easy enough," responded his

wife, confidently.

So a piece of muslin was procured on

credit account. But, things did not

stop there. A credit account is too often

like a broken in the canal; the stream is

small at first, but soon increases to a ruin-

ous current. Now that want had found

source, want had become more clamorous

than before. Barely a day passed that

Mr. and Mrs. Jacobs did not order some-

thing from the store, not dreaming, simple

couple, that an alarming heavy debt was

accumulating against them.

As to the income of Mr. Jacobs, it was

not large. He was, as has been intimated,

a clerk in a wholesale store, and received

a salary of seven hundred dollars a year.

His family consisted of a wife and three

children, and he had found it necessary to

be prudent in all his expenditures, in order

to "make both ends meet." Somewhat

independent in his feelings, he had never

admitted credit of any one with whom he

dealt, and no one offering it, previous to

the tempting inducement held out by Ed-

wards, he had regulated his out-goes by

his actual income. By this means he had

managed to keep even with the world, tho'

not to gain any advantages on the side to

fortune. Let us see how it was with him

at the end of six months, under the new

system. Let us see if his "good credit" has

been any real benefit to him.

It was so very pleasant to have things

comfortable, or for a little display, without

feeling that the indulgence drained the

purse too heavily. And weak vanity on

the part of Jacobs, was gratified by the

flattering opinions of his honesty uttered

by Edwards, the storekeeper. His credit

was "good," and he was proud of the

fact. But the day of reckoning was

approaching, and at last it came.

Notwithstanding the credit at the dry

goods store, there was no more money in

the young clerk's purse at the end of six

months than at the beginning. The cash

poor Mrs. Jacobs burst into tears.

"Impossible!" exclaimed the startled hus-

band. "Impossible! There is some mis-

take. A hundred and twenty dollars? Never!"

"There is the bill," And Mrs. Jacobs

drew it from her bosom.

Jacob glanced eagerly at the footing up

of the long column of figures. Where

were numerals to the value of one hun-

dred and twenty.

"It can't be," he said in a trembling

voice. "Edwards has made a mistake."

"So I thought when I first looked at the

bill," replied Mrs. Jacobs, recovering her-

self, yet speaking in a sad voice. But I

am sorry to say it is all right. I have

been over it and over it again, and cannot

find an error. Oh, dear! how foolish I

have been. It was so easy to get things

when no money had to be paid down. But

I never thought of a bill like this. Never."

Jacob sat for some moments with his

eyes upon the floor. It was thinking

rapidly.

"So much for a good credit," he said at

length, taking a long breath. "What a

long I have been! That cunning fellow,

Edwards, has gone to the windward of

me completely. He knew that if he got

me on his books, he would secure three

dollars to one of my money, beyond what

he would get by the cash-down system. —

one hundred and twenty dollars in six

months! Ah, me! Are we happier, now,

for the extra dry goods we have procured?

Not a whit! Our bodies have been a little

better clothed, and our love of display

gratified to some extent. But, has all that

wrought a compensation for the pain of

this day of reckoning?"

Poor Mrs. Jacobs was silent. Sadly

she was reflecting on her part in the folly

she had committed.

Time came, but neither husband nor

wife could do much more than taste food.

That bill for a hundred and twenty dollars

had taken away their appetites. The

night that followed brought to neither of

them a very refreshing slumber; and in

the morning they awoke sober minded, and

little inclined for conversation. But one

thought was in the mind of Jacobs—The

bill of Edwards and one feeling on the

part of his wife—embarrassment.

"What will you do?" said Mrs. Jacobs,

in a voice that was unusually looking into

her husband's face with glittering eyes, as

she laid her hand upon his arm, causing

him to pause as he was about to leave the

house.

"I'm sure I don't know," replied the

young man gloomily. "I shall have to see

Edwards, I suppose, and ask him to wait.

But I'm sure I'd rather take a horse-whip-

ping. Good credit! He'll sing a different

song now."

For a moment or two longer the hus-

band and wife stood looking at each other.

Then, as each sighed heavily, the former

turned away and left the house. His road

to business was past the store of Mr. Ed-

wards; but now he avoided the street in

which he lived, and went a whole block

out of his way to do so.

"How am I to pay this bill," murmured

the unhappy Jacobs, pausing in his work

for the twentieth time, as he sat at his

desk, and giving his mind up to troubled

thoughts.

Just at this moment the senior partner

in the establishment came up and stood be-

side him.

"Well my young friend," said he kindly,

"how are you getting along?"

Jacob tried to smile and looked cheer-

ful as he replied: "I'm getting on as well

as I can, sir." But his voice had in it

it was a tone of despondency.

"Let me see," remarked the employer af-

ter a pause; "your regular year is up to-

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